Benefit Highlights

AARP® Medicare Advantage Patriot No Rx VA-MA01 (PPO)

This is a short description of your 2024 plan benefits. For complete information, please refer to your Summary of Benefits or Evidence of Coverage. Limitations, exclusions, and restrictions may apply.

Plan costs	
Monthly plan premium	\$0
Part B Premium Reduction	Up to \$75

Medical benefits			
	In-network	Out-of-network	
Annual Medical Deductible	No deductible in or out-of-network		
Annual out-of-pocket maximum (The most you may pay in a year for covered medical care)	\$7,500 In-network	\$10,000 combined in and out- of-network	
Doctor's office visit			
Primary care provider (PCP)	\$0 copay	\$20 copay	
Specialist	\$50 copay (no referral needed)	\$70 copay (no referral needed)	
Virtual visits	\$0 copay to talk with a network telehealth provider online through live audio and video		
Preventive services	\$0 copay	\$0 copay - 40% coinsurance (depending on the service)	
Inpatient hospital care	\$350 copay per day: days 1-7 \$0 copay per day: days 8 and beyond	\$500 copay per day: days 1-20 \$0 copay per day: days 21 and beyond	
Skilled nursing facility (SNF)	\$0 copay per day: days 1-20 \$203 copay per day: days 21-100	\$225 copay per day: days 1-45 \$0 copay per day: days 46-100	

Medical benefits		
	In-network	Out-of-network
Outpatient hospital, including surgery (Cost sharing for additional plan services will apply)	\$350 copay	40% coinsurance
Outpatient mental health		
Group therapy	\$15 copay	\$30 copay
Individual therapy	\$25 copay	\$40 copay
Virtual visits	\$0 copay to talk with a network telehealth provider online through live audio and video	
Diabetes monitoring supplies	\$0 copay for covered brands	50% coinsurance
Diagnostic radiology services (such as MRIs, CT scans)	\$225 copay	40% coinsurance
Diagnostic tests and procedures (non-radiological)	\$45 copay	40% coinsurance
Lab services	\$0 copay	\$0 copay
Outpatient x-rays	\$25 copay	\$30 copay
Ambulance	\$290 copay for ground or air	\$290 copay for ground or air
Emergency care	\$100 copay (\$0 copay for emergency care outside the United States) per visit	
Urgently needed services	\$40 copay (\$0 copay for urgently needed services outside the United States) per visit	

Benefits and services beyond Original Medicare				
	In-network	Out-of-network		
Routine physical	\$0 copay, 1 per year*	40% coinsurance, 1 per year*		
Routine eye exams	\$0 copay, 1 per year*	\$70 copay, 1 per year*		
Routine eyewear	\$0 copay Plan pays up to \$100 every year toward your purchase of frames (with standard lenses covered in full) or contact lenses (fitting			

Benefits and services beyond Original Medicare				
	In-network	Out-of-network		
	and evaluation may be an additional cost) through UnitedHealthcare Vision.*			
	Home delivered eyewear available through UnitedHealthcare Vision (select products only). You are responsible for all eyewear costs from providers outside of the UnitedHealthcare Vision network.			
Dental - preventive	\$0 copay for exams, cleanings, X-rays, and fluoride*	\$0 copay for exams, cleanings, X-rays, and fluoride*		
		If you choose to see an out-of- network dentist you might be billed more, even for services listed as \$0 copay		
Hearing - routine exam	\$0 copay, 1 per year*	\$70 copay, 1 per year*		
Hearing aids	\$99 to \$1,249 copay for each hearing aid through UnitedHealthcare Hearing, up to 2 hearing aids every year.*			
	Includes hearing aids delivered up care (select models).	Includes hearing aids delivered directly to you with virtual follow- up care (select models).		
Fitness program	\$0 copay for Renew Active®, which includes a free gym membership, plus online fitness classes and brain health content.			
Foot care - routine	\$50 copay, 6 visits per year*	\$70 copay, 6 visits per year*		
Over-the-counter (OTC) credit	\$40 credit every quarter to buy covered OTC products			
Meal benefit	\$0 copay for 28 home-delivered meals immediately after an inpatient hospitalization or skilled nursing facility (SNF) stay.			
Nurse Hotline	Speak with a registered nurse (RN) 24 hours a day, 7 days a week.			

^{*}Benefits are combined in and out-of-network

Optional riders available – See the Summary of Benefits or Evidence of Coverage for information

